

PROOF OF PUBLIC CONFIDENCE

The Number of Policies in force is greater than that of any other Company in America and greater than that of all the Regular Life Insurance Companies put together (less one) and can only be appreciated by comparison. It is a greater number than the COMBINED POPULATION of Connecticut, Vermont, New Hampshire, Rhode Island, Delaware, Florida, Colorado, Oregon, Washington, Wyoming, Nevada, Montana, Idaho, North Dakota, South Dakota, Utah, Alaska, Arizona, New Mexico, District of Columbia, Indian Territory, Oklahoma, Hawaii; or as to CITIES it is as many as the population of Greater New York, Chicago, Philadelphia, Boston and St. Louis combined.

This Company has more premium-paying business in force in the United States than any other Company, and for each of the last 10 years has had more New Insurances accepted and issued than any other Company in the World.

ASSETS - - \$105,656,311.60



Largest Office Building in the World—Madison Avenue, Fourth Avenue, 23rd Street and 24th Street, New York City.

HOME OFFICE OF THE

Metropolitan Life Insurance Co.

(INCORPORATED BY THE STATE OF NEW YORK)

The Company OF the People, BY the People, FOR the People

ASSETS

United States, City and R. R.	
Bonds and Stocks	\$48,175,913.27
Bonds and Mortgages	31,814,193.06
Real Estate	14,835,140.61
Cash	5,301,220.90
Loans to Policyholders	1,850,144.14
Premiums, deferred, and in course of collection (Net)	3,000,401.30
Accrued Interest, Rents, etc.	679,298.32
	\$105,656,311.60

LIABILITIES

Reinsurance Fund and Special Reserves	\$94,008,251.00
All other Liabilities	956,188.04
Capital and Surplus	10,691,872.56
	\$105,656,311.60

Paid to Policyholders since Organization, plus the Amount now Invested for their Security, **\$238,295,968.84** Number of Policies in Force **7,523,915**

Amount of Outstanding Insurance **\$1,342,381,457.00** Amount of Insurance Issued in 1903 **\$398,889,074.00**

Its Ordinary Department policies are issued for from \$1,000 to \$1,000,000 on individual lives, premiums payable annually, semi-annually and quarterly. In its Industrial Department policies are issued on all the insurable members of the family for weekly premiums.

THIS COMPANY'S POLICIES ARE PLAIN BUSINESS CONTRACTS WHICH TELL THEIR WHOLE STORY UPON THEIR FACE; LEAVE NOTHING TO THE IMAGINATION; BORROW NOTHING FROM HOPE; REQUIRE DEFINITE CONDITIONS AND MAKE DEFINITE PROMISES IN DOLLARS AND CENTS.

RECORD OF GROWTH IN TEN YEAR PERIODS

INCOME	ASSETS	SURPLUS	POLICIES IN FORCE	OUTSTANDING INSURANCE
1893—\$2,082,619.05	\$2,186,622.24	\$627,368.24	531,048	\$63,425,107.00—1893
1898—15,216,236.65	19,343,705.06	4,109,689.92	2,940,226	353,177,217.00—1898
1903—49,887,804.11	105,656,311.60	10,691,872.56	7,523,915	1,342,381,457.00—1903

F. E. BARNETT, SUPERINTENDENT,
40-41 Columbia Building, West Sixth St., Topeka, Kan.
HARRIE S. ELDER, ASST. SUPT.,
747 Massachusetts Street, Lawrence, Kan.

EUGENE H. HELM, ASST. SUPT.,
Forsythe Building, 419 Commercial St., Emporia, Kan.
CHARLES A. WHEATON, ASST. SUPT.,
5 Skinner Building, Second and Main Sts., Ottawa, Kan.

SIGNIFICANT FACTS

This Company's Policy-claims paid in 1903 averaged in number one for each minute and a third of each business day of 8 hours each, and, in amount, \$89.00 a minute the year through.

THE DAILY AVERAGE OF THE COMPANY'S BUSINESS DURING 1903 WAS:

359 per day in Number of Claims Paid.
6,297 per day in Number of Policies Issued.
\$1,303,559.06 per day in New Insurance Written.
\$98,582.76 per day in Payments to Policy-holders and addition to Reserve.
\$53,841.18 per day in Increase of Assets.

Income in 1903.....\$49,887,804.11
Gain over 1902.....6,551,520.50
Asset increase in 1903.....16,475,402.81

OFFICERS:

John R. Hegeman, President
George H. Gaston, Second Vice-Pres.
Frank O. Ayres, Fourth Vice-Pres.
James S. Roberts, Secretary
J. J. Thompson, Cashier and Asst. Sec.
Stewart L. Woodford, Counsel
Augustus S. Knight, M.D., Medical Director
E. M. Holden, M.D., Asst. Medical Director
I. J. Cahen, Manager Ordinary Department

Haley Fiske, Vice-President
George B. Woodward, Third Vice-Pres.
James M. Craig, Actuary
John R. Hegeman, Jr., Assistant Sec.
T. R. Richardson, Assistant Sec.
Thomas H. Willard, M.D., Medical Director
W. S. Manners, M.D., Asst. Medical Director
Thomas G. Ritch, Asst. Medical Director

DIRECTORS:

John R. Hegeman, Silas B. Dutcher,
Thomas L. James, John M. Crane,
Edward C. Wallace, Joseph P. Knapp,
Haley Fiske, George H. Gaston,
Stewart L. Woodford, Benjamin DeF. Curtis,
Frank H. Major, John A. McCall,
James M. Craig, George B. Woodward,
Samuel S. Beard, John R. Hegeman, Jr.,
Thomas G. Ritch.

AMONG THE BOOKS

Grace Greenwood Sues Harpers for \$50,000.

Paragraph in Julian Hawthorne's Book the Cause.

SAYS IT ISN'T TRUE.

Referred to Her Action at a Private Reading.

Items of Interest to Lovers of Books.

The following was contained in a special dispatch from New York:

A law suit which will turn upon a private entry made in Nathaniel Hawthorne's notebook when the famous author was acting as the American consul in Liverpool nearly fifty years ago has been commenced.

It involves members of the Hawthorne family now living in an action to recover \$50,000 damages brought by Mrs. Sarah J. Lippincott, who is known to the literary world as Grace Greenwood, against Harper & Bros. The case is based on certain statements made by Julian Hawthorne in his book, "Hawthorne and His Circle," published by the Harper firm.

The suit was brought for Mrs. Lippincott by William P. Dewey of 290 Broadway, and promises to be a literary cause celebre. The venerable authoress will introduce in refutation of the story printed in Julian Hawthorne's book several letters never before published and written to her by the elder Hawthorne. Mrs. Lippincott, who, as Grace Greenwood, is known far and wide as a pioneer woman newspaper correspondent and as the author of several books famous in their day, is a white haired woman past 70, who lives at New Rochelle with her daughter and son-in-law, Herbert Winston, the playwright.

The venerable authoress read aloud pages from Hawthorne's book which, she claims, have inflicted upon her serious mental discomfort and physical illness. The passages, which relate to a visit made by Mrs. Lippincott to the home of Charles Kemble, the famous English actor, follow.

"About the middle of September Bennoch returned to the continent. Bennoch told my father an anecdote of our friend Grace Greenwood, which is recorded in one of his private notebooks. 'Grace, Bennoch says,' he writes, 'was invited to a private reading of Shakespeare by Charles Kemble, and she thought it behooved her to manifest her good taste and depth of feeling by going into hysterics and finally fainting away upon the floor. Thereupon Charles Kemble looked up from his book and addressed himself to her sternly and severely. 'Ma'am,' said he,

'this won't do. Ma'am, you disturb the company. Ma'am, you expose yourself.'

"This last hit had the desired effect. For poor Grace probably thought her drapery had not adjusted itself as it ought, and that perhaps she really was exposing more of her charms than should be imparted in mixed company. So she came to herself in a hurry and after a few flutterings subsided into a docuous listener.

"'Could anything be more improper?' exclaimed Mrs. Lippincott, 'and it is quite as false as it is disgusting.' Mrs. Lippincott says the truth is that the aged actor himself was so affected he broke down and cried, and that she among others was in tears.

"She thinks the story incited by the jealousy of a Miss Glynn.

BOOK NOTES.

Various Items About Books That Are Attracting Attention.

Dodd, Mead & Co. are soon to publish "Jacques Cartier, Sieur de La Roche, His Voyages to the St. Lawrence in the years 1534, 1535-'36, and Allied Documents." This work is translated from the original manuscript, No. 3, portefeuille LVII, de Fontette, in the Bibliotheque Nationale, Paris. The first issue of 1543 in the British Museum. London, and the Fragmentary Voyage of 1541. There will be included in the work a memoir of the great navigator, together with index vocabularies, maps, illustrated index and annotations, by James P. Baxter, A. M., president of the New England Historical and Genealogical society, Maine Historical society, and author of a number of historical works.

Rev. Charles M. Sheldon's new book, "The Narrow Gate," has one unique feature. It is a most able presentation of the temperance question.

"Modern Methods of Charity," which is further described as "an account of the systems of poor relief, public and private, in Europe and America," is the title of a book which The Macmillan company announces for publication in the fall. Charles Richmond Henderson, professor of sociology in the University of Chicago, and Dr. E. Muenschenberg, director of the Fragmentary, Berlin, have united in offering the results of their studies in book form in this volume, which is said to be most elaborate and full in its discussion of its subject.

"The Adventures of Elizabeth in Russia" went into its second large edition on the day of publication.

Dr. John W. Streeter's book, "The Fat of the Land," has one unique distinction. It is the only book describing a farming experiment, in which the author enters fully into all the facts and figures of his experiments throughout four consecutive years, and tells in the last part what everything cost, step by step, and what it paid in the end. He took a farm that had become run down and managed it simply and frankly as a business proposition, "for returns." Incidentally, he has written a very delightful book.

"How do you plan your stories?" asked a New York newspaper man of Miss Ellen Glasgow, the author of "The Deliverance." "I get the central

figure in my mind," she said, "and then build around it the chief dramatic incident of the story. Having conceived that, I work out the rest of the novel. It is like working down from the climax. In the case of 'The Deliverance' the first character that I had in mind was that of Christopher Blake, and the first incident that developed in the story was the one in which he gives himself up to the authorities as the supposed murderer of Fletcher. But when I sat down to write the first chapter I had the whole story planned, and had even the words of many chapters already in my mind."

Miss Glasgow has written all her novels in her den in the Glasgow home at Richmond, Va. She always looks herself in this room to avoid interruption. She began "The Deliverance" two years ago, immediately after the publication of "The Battleground," and she worked at it steadily with the exception of three months spent abroad last summer.

Houghton, Mifflin & Co. published the following books on Saturday Feb. 13: "Violet," a romance by the Baroness von Hutten; "Henderson," the story of a vigorous westerner by Rose E. Young; a study of "The Oligarchy of Venice," by Mayor McClellan of New York; a revised edition of the two volumes on "New York" by Ellis H. Roberts, in the American Commonwealth series; and Part XI of "A Hebrew and English Lexicon of the Old Testament" based on Gesenius.

No little curiosity has been expressed over the volume by the new mayor of New York. Some have taken the title, "The Oligarchy of Venice," to be a double entendre meant to conceal a treatment of an oligarchy much nearer home. It may be said, however, on the authority of the publishers, that Mr. McClellan's book is simply what it purports to be, a study of the great Venetian machine of government, and it may be added, a study both careful and graceful.

Miss Rose E. Young, whose new story of Missouri life, entitled "Henderson," is just published, has been connected with some picturesque journalism in her time. One little sheet which she edited had a rural correspondent who was a joy to her soul. Once he sent in a batch of news notes from which she culled the following: "Mr. Dave Ransom has just past down the road with a load of corn going to Napoleon. . . . Mr. Ransom is on his way home. I seen him coming back." It was a lively community of its class, and the dots between the items stood for no greater lapse of time than a few hours, so fast did events follow one upon another in Turkey Prairie.

Two books, not hitherto announced, on Houghton, Mifflin & Co.'s Spring List are a new volume by Dr. Theodore E. Munser, entitled "Essays for the Day," and a bold dramatic poem by William Vaughn Moody, dealing with the story of Prometheus, and entitled "The Fire-Bringer." These publishers report the following new printings: The tenth impression of "The Log of a Cowboy," by Andy Adams whose new book, "A Texas Matchmaker," will appear next month; a second impression of "Henderson," by Rose E. Young, which was called for in advance of publication; a fourth impression of "The Rights of

R. E. Young, Author of "Sally in Missouri," Who Will Soon Publish a New Book.



Man," by Dr. Lyman Abbott, and second impressions of "The Nature of Goodness," by Prof. G. H. Palmer, and "Henry Ward Beecher," by Lyman Abbott.

Prof. George C. Howland, of the University of Chicago, considers that "the most important historical work of the past year is John W. Foster's 'American Diplomacy in the Orient.' Mr. Foster shows that American trade and American prestige are deeply concerned in the settlement of the far eastern question, and that this condition is the outgrowth of a hundred years of mainly toil, not an accidental embarrassment consequent upon a recent war. Only in the light of this hundred years' history should the American consider his relation to China, Japan, Russia, and the Philippines.

The vague for so-called "detective" stories seems in no wise diminished; and Mr. M. L. Severy is to publish through Dodd, Mead & Co. early in the spring one of unusual complexity and interest, entitled "That Darrow Enigma." It is, perhaps, the most ingenious,

lean men of letters, be the most important of the three volumes. Its contents in general are indicated by the following divisions: The Nineteenth Century; Complementary List of Recent and Contemporary British Authors in Various Departments of Literature; English Literature in the British Dominions beyond the Seas; American Literature; Complementary List of American Authors.

In the February issue of Lippincott's magazine is a story bearing the title, "Yvonne of the Polles Bergers," of which the author is Prince Vladimir Vankatsky. The prince now resides in Europe, but his interests are largely in this country. His first published work was a sketch some time ago contributed to one of the magazines, and since that time his name has frequently appeared in many of our periodicals. As a work-craze seldom touches paper until his story is outlined. He attended a university in this country and in many ways is sympathetic with the United States.

Next week The Macmillan company will publish "The Adventures of Elizabeth in Russia," the new book by the author of "Elizabeth and Her German Garden." Elizabeth is as charming as ever in her new volume, which tells the story of her adventures and experiences during eleven happy days, while she spent a winter around the beautiful island in the Baltic.

The Macmillan company will publish in the spring the first two volumes of a work on "The American Colonies in the Seventeenth Century," by Herbert L. Osgood, Ph.D., professor of history in Columbia university. The two volumes deal with the charters and colonies and with the beginnings of self-government, and are the first instalment of an institutional history of the American colonies.

"Merely Mary Ann," Mr. Zangwill's now famous novelette, will be published this week by The Macmillan company in a large edition in paper covers. The play which Mr. Zangwill made from his book has been such a success that it has called for the publication of the story in a volume by itself. Hitherto "Merely Mary Ann" has appeared only in the collection of short stories by Mr. Zangwill entitled "The Grey Wig."

The Baroness von Hutten, whose delightful book "Our Lady of the Bees," met with such success a year ago, has just published a new volume, "The Grey Wig." This interesting author is an American, and the niece of a former president of the United States. She was born in one of the minor Pennsylvania cities, so late as the seventies. After an American education, finished at a well known school in New York city, she traveled extensively in Europe, at Florence, in the province of which it is located being then an ecclesiastical principality. The house has a real roomy grandeur, a name, a pleasure, etc. The Baroness visited America last winter and was much entertained in New York, Boston, and Philadelphia. Her new story of a lonely boy artist is described as "a study of the heart."

The March number of The Smart Set is distinguished by the extraordinary variety of the fiction composing it—a variety that is altogether meritorious. In the novelette, "The Interference of Miss Jane," by Robert Alden Bowen, one

finds an exquisite love story, chiefly of the south, though sometimes the scene is shifted to New York. It has a real atmosphere, a real plot, real action—in short, a story that is both powerful and fascinating.

VANISHING WHALEBONE.

The sensational sale of a whalebone at Dundee at the record price of \$23,000 a ton was no doubt quite gratifying to the vendor, but there was a pathetic aspect to it of which few people had any definite conception. Whalebone at \$23,000 a ton sounds another note—nearly the last—in the long drawn knell of the whalebone cutter.

There was a time when whalebone cutting was a flourishing industry in this country, employing a great number of men. The day is approaching when the whalebone cutter will be nearly as hard to find as the dodo.

"You want to know about the whalebone," said an old cutter, one of the very few remaining in London, to an Express representative. "Well, I know all about whalebone; at least, I ought to, seeing that I came into the trade when it was fourteen years old, and I was seventy-five yesterday. My father was a whalebone cutter, and my father's stepfather was a whalebone cutter before him. My brother was a whalebone cutter, and my son understands whalebone cutting, though there is not enough of the trade left to make it worth his while to follow."

The little old man was sitting in his little old shop surrounded by umbrellas, fishing rods and a tank of live guppies.

"When I went into the trade," he continued, "that was in 1842, whalebone cutting was a recognized part of the coast and the umbrella trades. Manufactured whalebone was a pound then, and when the price rose to 6d a pound the umbrella makers cried out that they would be ruined."

"Now the price is 4s a pound. The year after I entered the business I remember carrying a blade of whalebone fifteen feet long to the British museum as a present from my master."

"A great many things were made of whalebone in those days. Stays, of course, and umbrellas and parasol ribs. Those old umbrellas were good ones to wear, but they rolled up something like lettuce in appearance. We still make artists' sketching umbrellas and carriage shades of whalebone, but they are expensive."

"Then we used to use whalebone for fastening to the underside of the shafts of light gigs, to give elasticity and strength without weight. Brooms were made of whalebone, and how those old brooms used to last! It was used for chimney sweeping machines; it was also cut into hair for dandy brushes for horses."

Later on whalebone was put into the handles of the best cricket bats, though as it is always put in edgewise the old man failed to see how it can lend any extra spring to the bat. As a matter of fact, now that whalebone is so dear, black wood is being put in to look like it. "And I have no doubt it does just as well," said the old man, with a chuckle.

This veteran can remember the time when eight vans, each carrying four tons of bone, used to be seen standing outside the shop twice a month, after his master had been down to the docks to buy. Fancy what that would mean at \$23,000 a ton—London Express.